

RECOVERY



F E M A
I S S U E 2

PEOPLE HELPING PEOPLE

T I M E S



WEST VIRGINIA / JULY 31, 1998



FEMA photo by Liz Roll

FEMA Director James Lee Witt meets with some of the founding members of the Concerned Citizens Coalition.

An Ounce of Prevention . . .

Digging out the muck and mud from your basement is one thing after a flood. It is quite another to be driven from your home because your electrical and plumbing systems have been destroyed.

Through prior experience, people in West Virginia have learned there are a number of low-cost, common-sense measures that can help ease the problems these storms cause.

“A few dollars spent now can save thousands in the future,” FEMA Federal Coordinating Office Robert J. Gunter said. “As part of the federal and state recovery efforts, we are working closely with community leaders to help people find the best ways to stay safe and protect their families from future floods.”

State Coordinating Officer John W. Pack Jr. said some flood-safety measures you can take can be as simple as elevating utilities, water heaters, furnaces, electric boxes and appliances, or moving valuables to higher floors.

Communities throughout the state have adopted building codes designed to promote flood safety.

Homes that have been severely damaged in the flood may be required to be reconstructed according to current standards. You will need to check with your local building or planning officials before beginning major repairs to your home.

DISASTER-RESISTANT COMMUNITIES

Katie Little, Arbutis Wilson and Hazel Philips had seen their West Virginia town devastated by floods too many times. Instead of passively letting Mother Nature destroy homes, businesses—and sometimes lives—year after year, these residents of Parsons got together with friends and neighbors and decided to fight back.

They needed to build floodwalls, stabilize collapsing embankments and remove debris in streams to reduce the threat of future flooding to their town.

It started with a simple bake sale, but the determination of these women caught on, and residents of Tucker and Randolph counties formed the Concerned Citizens Coalition and raised almost \$50,000 in one year. Now this has been used to leverage \$1.5 million

from the state to help make their community “disaster-resistant.”

This is exactly the spirit of local involvement in disaster prevention that the Federal Emergency Management Agency (FEMA) encourages with its *Project Impact* initiative.

Project Impact is an effort to build disaster-resistant communities by taking preventive measures in advance of a natural disaster that comes about with tiring regularity, such as flooding in West Virginia. It depends on action by individuals, businesses, volunteer groups and state and local governments.

Tucker and Randolph counties were one of seven pilot sites in the country for *Project Impact*. While neither county is in the disaster-declared area at this time, they present the ideal example of the long-range goal of *Project Impact*.

APPLY BY PHONE
1-800-462-9029
(TTY: 1-800-462-7585)
8 a.m. to 6 p.m.
Mon. through Sat.
Toll Free



A M E S S A G E F R O M

FEDERAL COORDINATING OFFICER

ROBERT J. GUNTER

Those of us who represent federal agencies have worked closely with our state partners over the past weeks to respond quickly to West Virginia's immediate needs. Our first priority is always to get people back into safe housing. We also act quickly to help communities with emergency repairs and debris removal to ensure public safety. However, our long-term goal is to help people and communities avoid future disasters.

A new FEMA initiative, *Project Impact*, brings a new dimension to creating disaster-resistant communities throughout the country. *Project Impact* stresses local involvement of government, civic and business leaders. It encourages localities to assess their risks and to develop strategies to lessen those risks.

West Virginia's Randolph and Tucker counties were selected to be one of only seven national pilot sites for *Project Impact*. Chosen, in part, because they demonstrated a commitment to make their communities safer from future disasters, Randolph and Tucker counties are already taking actions to encourage people to build safer

Individuals who purchase flood insurance and communities that endorse safe building practices all play a part in making West Virginia safer from future floods. With efforts such as these, West Virginia's theme of "Almost Heaven" will come closer to becoming a reality.

A M E S S A G E F R O M

STATE COORDINATING OFFICER

JOHN W. PACK JR.

West Virginia's residents have become all too familiar with disasters over the past several years. Since 1995, there have been seven federal disaster declarations for the state as a result of severe storms and flooding. Currently, some 20 central and northern counties have begun on the road to recovery, but we still have a long way to go. Thankfully, West Virginians possess the spirit and can-do attitude to facilitate this recovery effort.

The severe storms and flooding in late June and early July once again tested the region's mettle. Quick action at the local and state levels offered shelter and safety to people at risk. Once the President declared parts of the state a disaster, our federal partners moved quickly and effectively to provide relief to individuals and communities.

Disaster Recovery Centers have been established in four convenient locations to provide information about disaster relief. Two additional Mobile Disaster Recovery Centers have begun a county-by-county campaign to bring information directly to disaster victims.

We are also encouraging anyone who sustained damage because of these storms to call and register for assistance. Don't assume that you are not eligible for assistance just because you have insurance or because you received assistance after a past disaster.

WHERE TO FIND HELP

West Virginia residents in the disaster-declared areas can apply for disaster assistance by calling the Federal Emergency Management Agency (FEMA) toll-free number, 1-800-462-9029, or, if you have a speech or hearing impairment, TTY 1-800-462-7585.

"The toll-free number makes it easy for anyone affected by the disaster to begin the process of applying for the various kinds of aid that may be available," Federal Coordinating Officer

Robert J. Gunter said. "Disaster victims shouldn't hesitate to ask for help."

Disaster recovery centers are operating in Sissonville, Clendenin, Ripley and Williamstown.

Representatives of various federal, state and voluntary agencies at the center provide information about emergency services, housing assistance, disaster unemployment assistance, disaster loans and grants for serious disaster-related needs.

If you cannot live in your home because of the disaster, you may be eligible for funding to cover rent while essential repairs to your property are being made. Lists of available rental homes and apartments can be found in recovery centers.

Staff at the recovery centers also can help you learn how to prepare for future disasters and what steps you can take to reduce the amount of damage to your property.

Centers operate 10 a.m. to 6 p.m., Mon.-Fri. and 10 a.m. to 6 p.m. on

STATE/FEDERAL HELP ON THE ROAD TO RECOVERY

It's been just over a month since President Clinton declared West Virginia counties as major disaster areas. The emergency phase of the disaster has passed and the recovery process is well under way. The following is a look at some of the services provided by federal, state and voluntary agencies to meet the present needs of flood victims:

Federal Agencies

As of July 26, more than 3,466 West Virginia residents have registered for disaster assistance.

To date, more than \$3,342,286 million in FEMA disaster housing assistance checks have been issued to more than 1,682 residents affected by the flood.

The Individual and Family Grant Program has approved \$1,398,905 in grants to help 481 applicants cover serious needs or overcome disaster-related hardship, injury or adverse condition.

The U.S. Small Business Administration (SBA) has approved \$2,332,800 in disaster loans to 105 individuals and businesses. SBA disaster loans are the primary form of federal assistance to help homeowners, renters and businesses of all sizes to rebuild.

To date, FEMA has received 102 notices of interest for public assistance. FEMA has obligated \$33,606 in federal reimbursement funds to two applicants representing state and local governments for emergency

protective measures and debris removal costs.

Currently, there are four Disaster Recovery Centers (DRC) in the state. They are located in Kanawha, Jackson and Wood counties at Herbert Hoover High School, Clendenin; Sissonville High School, Sissonville; Ripley Middle School, Ripley; and Williamstown Elementary School, Williamstown. Also there are two mobile DRCs canvassing the declared counties to assist applicants. The centers provide information, answers to questions, and written materials about various assistance programs available to residents and business owners who suffered property damage or losses.

FEMA community relations' field officers have and are continuing to contact West Virginia victims in community meetings and at their residences in the affected areas throughout the state.

FEMA housing inspectors are verifying damages to determine eligibility for FEMA disaster housing assistance. Initially, 34 inspectors were in the affected counties. To date, nearly 2,500 inspections have been completed. Inspectors assess the damages to the home and/or personal property of those residents who have applied for assistance. If the applicant is eligible, a check will be mailed within seven to ten days of the inspection.

State Agencies

Disaster Unemployment Assistance through West Virginia's Unemployment Compensation Office can provide weekly benefits to eligible individuals who are out of work due to the disaster, including self-employed persons, farm owners and others not covered under regular unemployment insurance.

West Virginia National Guard personnel initially assisted in the emergency stage with life saving missions, including six-air rescues. They transported injured persons to hospitals. The National Guard provided equipment such as water tankers, debris removal equipment, generators and boats. They conducted debris pick-up and disposal, transported supplies and assigned liaison officers to coordinate with the county offices of emergency services.

The state Department of Environmental Protection has helped affected counties to accommodate special needs brought about by the disaster. They have also been available to respond to any issues concerning hazardous materials.

The state Department of Human Services, using local mental health agencies, has provided crisis-counseling services at the DRCs.

Voluntary Agencies

To date, the American Red Cross (ARC) has served more than 35,572 meals. At the height of the disaster, ARC operated nine fixed feeding sites, four service centers, and opened 730 individual and family cases.

Volunteer agencies providing mass care for the flood relief efforts include The Church of Christ, The United Methodist Churches, Church World Service, and The Commission for National Service and Volunteerism.

Make sure disaster aid goes to those who deserve it.

FEMA Fraud Hotline.

1-800-323-8603

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, contact the FEMA Helpline 1-800-525-0321 (TTY: 1-800-660-8005).

To help you, FEMA will ...

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and care.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.



FEMA photo by Liz Roll

In Kanawha County, the elevated house on the left sustained minimal damage from the flood, while the one on the right was destroyed.

FLOOD INSURANCE MYTHS AND FACTS

MYTH: My standard homeowners' insurance will cover me if my house is damaged or destroyed in a flood.

FACT: Homeowners' insurance does not cover flood damage. Federal flood insurance, purchased through your insurance agent or company, is the only guaranteed flood insurance available for your home.

MYTH: Federal disaster aid, available during and after a flood, will reimburse me for losses. Therefore, I don't need to buy flood insurance for my home and belongings.

FACT: Federal Emergency Management Agency (FEMA) disaster aid is only available during presidentially declared disasters. Federal aid is often in the form of a loan from the Small Business Administration (SBA) that you must pay back with interest. Flood insurance policies pay claims whether or not a disaster is declared.

MYTH: I live outside the floodplain, so I don't need to buy flood insurance.

FACT: More than 25 percent of the National Flood Insurance Program (NFIP) claims are for structures outside identified floodplains. Floods can occur anywhere. An area that is near a levee or a dam is at risk of the levee or dam breaking. People who face even moderate flood risks should get insurance, which can be purchased for as little as \$85 per year.

MYTH: I can't buy flood insurance because my home has been flooded previously.

FACT: If your community is participating in the NFIP, it doesn't matter that your home has been flooded before. You may still buy flood insurance.

MYTH: Flood insurance is available only for homeowners.

FACT: Flood insurance is available to protect homes, condominiums and nonresidential buildings, including farm and commercial structures, whether in or out of the floodplain in participating communities. Contents coverage also is available, so renters can receive coverage as well.

MYTH: I can only buy federal flood insurance through the federal government.

FACT: You can buy federal flood insurance through most major private insurance companies and property insurance agents.

MYTH: The NFIP does not offer any type of coverage for basements.

FACT: Yes it does. The NFIP defines a basement as any area of a building with a floor that is below ground level on all sides. Basement coverage under an NFIP policy includes clean-up expenses and repair or replacement of items used to service homes and buildings. These can include elevators, furnaces, water heaters, air conditioners, utility connections, circuit breaker boxes, pumps and tanks used in solar energy systems. Flood insurance will not cover the contents of a finished basement and basement improvements such as finished walls, floors and ceilings.

Check for Fraud

The Federal Emergency Management Agency (FEMA) and the West Virginia Office of Emergency Services have a system in place to identify the very small percentage of applicants who try to cash in on others' misfortune.

"Managing a multi-million dollar disaster program always means walking a fine line between speedy service to those who need it and ensuring that taxpayer dollars are not misused," Federal Coordinating Officer Robert J. Gunter said.

A number of methods are used to detect fraud. An automated system cross checks information with other agencies and insurance companies to weed out duplicate applications. Field inspections are conducted to verify losses and damages for every person who applies. Personal cases of fraud or misuse are referred to the U.S. Department of Justice for prosecution.

People who have made a mistake when reporting damage or have misrepresented their losses have the opportunity to cancel their claims. Individuals

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Robert J. Gunter
Federal Coordinating Officer

John W. Pack
State Coordinating Officer

Morrie Goodman, Director, FEMA
Communications

Vallee Bunting, Director, FEMA
Emergency Information and Media Affairs

Barbara Yagerman, Editor, FEMA
Emergency Information and Media Affairs

Aileen Cooper, Managing Editor, FEMA
Emergency Information and Media Affairs

Internet/WorldWideWeb
<http://www.fema.gov>
DR 1229

Be Cautious When Beginning Repairs

State and federal disaster recovery officials warn disaster victims to be careful when selecting contractors to repair damage caused by recent severe storms and flooding.

“Fraudulent contractors sometimes come to disaster areas to take advantage of people’s misfortunes,” Federal Coordinating Officer Robert J. Gunter said. He urged residents to be especially careful of door-to-door solicitors who ask for large deposits or for entire payments in advance.

West Virginia Labor Commissioner Steven A. Allred said to make certain the contractor is reputable. “Don’t take a chance on some fly-by-night outfit,” he said.

The West Virginia Division of Labor has people at disaster recovery centers who can provide guidance in what to look for in hiring contractors or call their Charleston office, 304-558-7890.

Allred and his staff offer the following advice:

- Use reliable contractors. Ask for references.
- Select contractors known in the community and recognized for their competence.
- Get written estimates from several contractors before deciding on one.
- Make sure the contractor has general liability insurance.
- Sign only contracts and work orders that thoroughly identify the work to be done, estimated cost and warranty on the work.
- Signed agreements should state procedures for changes to the original orders.
- Get a copy of the complete contract.
- Pay by check.

“Don’t be a victim,” Gunter said. “Do your homework so you get what you agreed to pay for.”



FEMA photo by Liz Roll

Residents of Clay County repair the flood-damaged bridge that provides access to their homes.

SBA LOAN APPLICATION

Q. I registered with FEMA, then received a disaster loan application from SBA. Why?

A. The U.S. Small Business Administration (SBA) is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by individuals, families and businesses which is not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

Q. How can I get help filling out my application for a disaster loan from SBA?

A. SBA has loan officers in every disaster field office or recovery center to provide one-on-one service to disaster victims. You may visit SBA at any of these locations, and you do not need an appointment. To find out the nearest location, call the SBA toll-free number 1-800-359-2227.

Q. I did not have flood insurance. Am I eligible for an SBA disaster loan?

A. Yes. If your property is located in within a high-risk flood area, you will be required to purchase flood insurance as a condition of any SBA, FEMA or other federal assistance. If you presently have an SBA loan or other federal assistance requiring you to maintain flood insurance, and if you dropped that coverage, you

will not be eligible.

Q. I received a check from FEMA to pay for repairs to my home so I could live in it, but it wasn’t enough to fix all the disaster damage. Can I get more help?

A. The temporary housing assistance check you received from FEMA pays for essential, immediate repairs so you can live in your house. It is not intended to cover the full costs of repairing all disaster damages. Low-interest disaster loans from the SBA are the primary source of federal assistance to pay for uninsured damages to your home and furniture, clothing, vehicles and other belongings.

Q. I have some insurance coverage, but it won’t be enough to pay for all the repairs. Can SBA help me?

A. Yes. SBA disaster loans cover costs to repair or replace disaster-damaged property, less any amounts received from insurance or other sources. Many property owners have some insurance coverage, but it doesn’t cover the full cost of making disaster repairs. SBA loans can cover these shortfalls, including the insurance deductibles and other amounts which a policy does not cover.

Q. I already have a mortgage on my home. I can’t afford a disaster loan in addition to my mortgage payment. Can

PREPARING FOR THE NEXT FLOOD

It's not too early to think about flood preparedness.

"Year after year, flooding is the leading cause of property loss from natural disasters in this country," Federal Coordinating Officer Robert J. Gunter said. "People need to think about what they'll do the next time floodwaters approach."

Here are some ways you can protect your family and belongings from danger before the next flood:

- Floodproof your home. Make all appropriate structural and environmental changes to your home and property to limit the possibility of flood damage. Call the FEMA Helpline at 1-800-525-0321 to find out more.
- Purchase flood insurance. Even if you have floodproofed your home, you still need insurance to protect you from unexpected events and floods that are not presidentially declared disasters. Homeowner insurance policies do not cover flooding. You may purchase flood insurance even if you have been flooded before.
- Plan ahead. Know the terms used to describe flooding. A "flood watch" means flooding is possible. A "flood warning" means flooding is occurring or will occur soon. If advised to evacuate, do so immediately.



FEMA photo by Liz Roll

This home in Clay County was elevated a previous flood stayed high and dry when floodwaters hit this time.

- Make an evacuation plan. Know your community's flood evacuation routes. Get in the habit of keeping a full tank of gas in your car. Know how to shut off electricity, gas and water and have the tools you would need on hand. And make arrangements to take your pets to a kennel or a friend's home on higher ground.
- Stay in touch. Decide how you and your family members will contact each other and where you will go if you are separated during an ap-

proaching flood.

- Make a record of your personal property. Photograph or videotape your belongings and keep the records in a safe place.
- Store valuables. Keep insurance policies, deeds, property records and other important papers in a safe place away from your home.
- Assemble a flood supply kit. It should include first-aid supplies and required medications, canned food and

CLIP AND SAVE

IMPORTANT PHONE NUMBERS

Federal Agencies

FEMA Registration	800-462-9029
(TTY for hearing/speech-impaired)	800-462-7585
Disaster Information Helpline	800-525-0321
(TTY for hearing/speech-impaired)	800-660-8005
FEMA Fraud Detection	800-323-8603
National Flood Insurance Program	800-427-4661
U.S. Small Business Administration	800-359-2227
Social Security Administration	800-772-1213
Internal Revenue Service	800-829-1040
(TTY for hearing/speech-impaired)	800-829-4059
Housing and Urban Development Hotline	800-669-9777
Department of Veterans Affairs	888-838-7697

State Agencies

Attorney General, Hotline	800-368-8808
Div. of Motor Vehicles	800-642-9066
Insurance Commission	800-642-9004; 304-558-3386
TTY for hearing/speech impaired	800-435-7381
Div. of Labor (contractor listing)	304-558-7890

Other Service Providers

American Red Cross	800-422-7935
TTY for hearing/speech impaired	800-982-8771
Salvation Army	304-343-4548
West Virginia Donations Coordinator	888-984-4837 (888-WVGIVES)